Title: Method and Apparatus for Performing a Credit Based Transaction Between a User of a Wireless Communications Device and a
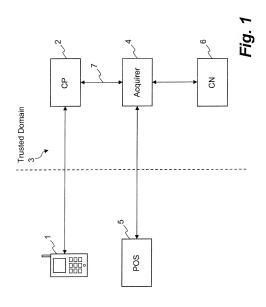Provider of a Product or Service
Inventors: Ryan J. Nobrega et al.
Application No.: 09/759,627   Filing Date: January 12, 2001
Attorney Docket No.: 3399P040   Sheet 1 of 9

Fig. 1

Title: Method and Apparatus for Performing a Credit Based Transaction Between a User of a Wireless Communications Device and a
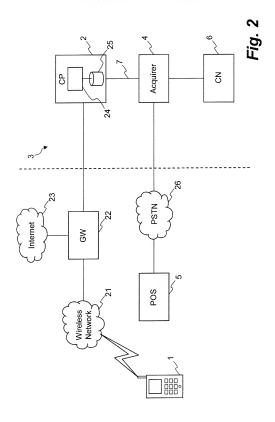Provider of a Product or Service
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Fig. 2

Title: Method and Apparatus for Performing a Credit Based Transaction Between a User of a Wireless Communications Device and a
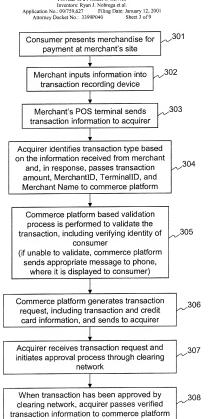Provider of a Product or Service
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Consumer presents merchandise for payment at merchant's site — 301

Merchant inputs information into transaction recording device — 302

Merchant's POS terminal sends transaction information to acquirer — 303

Acquirer identifies transaction type based on the information received from merchant and, in response, passes transaction amount, MerchantID, TerminalID, and Merchant Name to commerce platform — 304

Commerce platform based validation process is performed to validate the transaction, including verifying identity of consumer
(if unable to validate, commerce platform sends appropriate message to phone, where it is displayed to consumer) — 305

Commerce platform generates transaction request, including transaction and credit card information, and sends to acquirer — 306

Acquirer receives transaction request and initiates approval process through clearing network — 307

When transaction has been approved by clearing network, acquirer passes verified transaction information to commerce platform — 308

(B)

FIG. 3A

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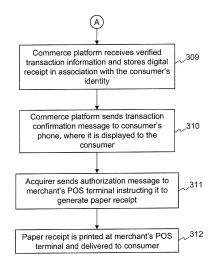Attorney Docket No.: 3399P040   Sheet 4 of 9

(A)

Commerce platform receives verified transaction information and stores digital receipt in association with the consumer's identity 309

Commerce platform sends transaction confirmation message to consumer's phone, where it is displayed to the consumer 310

Acquirer sends authorization message to merchant's POS terminal instructing it to generate paper receipt 311

Paper receipt is printed at merchant's POS terminal and delivered to consumer 312

FIG. 3B

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305

Commerce platform receives information
from acquirer and stores it along with
Acquirer ID and Date/Time — 401

Commerce platform generates Session ID — 402

Commerce platform sends Session ID to
acquirer — 403

Acquirer passes Session ID to merchant's
POS terminal — 404

Session ID communicated to consumer at
merchant's site — 405

Consumer uses phone's browser to
navigate to known shopping application
via personalized portal — 406

Consumer inputs PIN and Session ID into
phone — 407

PIN and Session ID transmitted to
commerce platform over secure channel — 408

Commerce platform receives PIN and
Session ID — 409

Commerce platform verifies user's identity
(if unable to verify, sends appropriate
message to phone, which is displayed to
consumer) — 410

(B)

FIG. 4A

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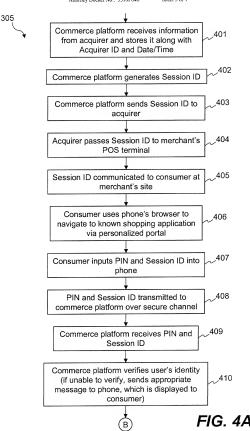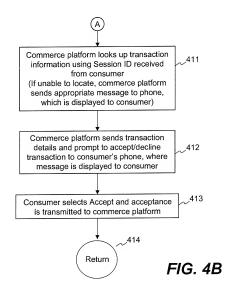Provider of a Product or Service
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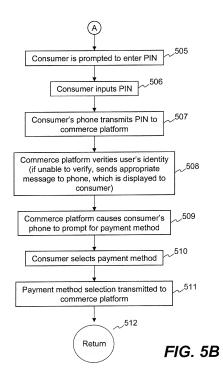Attorney Docket No.: 3399P040   Sheet 6 of 9

(A)

Commerce platform looks up transaction
information using Session ID received
from consumer
(If unable to locate, commerce platform
sends appropriate message to phone,
which is displayed to consumer) — 411

Commerce platform sends transaction
details and prompt to accept/decline
transaction to consumer's phone, where
message is displayed to consumer — 412

Consumer selects Accept and acceptance
is transmitted to commerce platform — 413

414

(Return)

FIG. 4B

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Consumer communicates unique ID to merchant — 301A

Merchant inputs consumer's unique ID into POS terminal, substituting consumer's unique ID for credit card number — 302A

Merchant's POS terminal sends transaction information to acquirer, substituting consumer's unique ID for credit card number — 303A

Acquirer identifies transaction type and commerce platform based on consumer's unique ID and passes unique ID, amount, MerchantID, TerminalID and Merchant Name to commerce platform — 304A

305

Commerce platform identifies user account associated with the unique ID — 501

Commerce platform verifies that phone involved in transaction is in geographic vicinity of merchant (if not, sends appropriate message to phone for display to user) — 502

Commerce platform sends transaction details and prompt to accept/decline transaction to phone associated with identified user account, where message is displayed to consumer — 503

Consumer selects Accept — 504

B

FIG. 5A

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(A)

Consumer is prompted to enter PIN — 505

Consumer inputs PIN — 506

Consumer's phone transmits PIN to commerce platform — 507

Commerce platform verifies user's identity (if unable to verify, sends appropriate message to phone, which is displayed to consumer) — 508

Commerce platform causes consumer's phone to prompt for payment method — 509

Consumer selects payment method — 510

Payment method selection transmitted to commerce platform — 511

— 512

(Return)

FIG. 5B

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Choose Payment Method
>[MasterCard]
[Transit el Bill]
[Checking Acct]
[ADD NEW]

Ok   Quit

FIG.6C

Enter PIN:
1234

Ok   Quit

FIG.6B

Please Confirm
From: Home Depot
Loc: San Carlos
Amount: $98.57
>[Accept]
[Decline]

Ok   Quit

FIG.6A

Thank you!
Home Depot
$98.57
Transaction
Complete.

Ok   Quit

FIG.6E

Thanks for
Choosing Mastercard

MasterCard

Processing...

FIG.6D